## STATE OF WASHINGTON



## OFFICE OF INSURANCE COMMISSIONER

## OF THE STATE OF WASHINGTON

To: Karen H. Coughlin 3414 Dandelion Crescent Virginia Beach, VA 23456

IT IS ORDERED AND YOU ARE HEREBY NOTIFIED that your insurance agent's license is REVOKED, effective January 11, 2001, pursuant to RCW 48.17.530 subject to your right to demand a hearing pursuant to RCW 48.04.010 and Chapter 34.05 RCW.

## THIS ORDER IS BASED ON THE FOLLOWING GROUNDS:

In your application for an agent's license you answered "no" to the question "have you ever been convicted of a felony?" In fact, you were convicted of felony embezzlement in 1990. The felony conviction is grounds for revocation of your license under RCW 48.17.530(1)(g). This false statement shows you to be untrustworthy and not qualified for a license, within the meaning of RCW 48.17.070, which also is grounds for revocation under RCW 48.17.530(1)(a). The false statement also is grounds for revocation under RCW 48.17.530(1)(c) and RCW 48.17.090(2).

By reason of your conduct, you have shown yourself to be and are so deemed by the commissioner, untrustworthy and a source of injury and loss to the public and not qualified to be an insurance agent in the State of Washington. Accordingly, your license is revoked pursuant to RCW 48.17.070, RCW 48.17.090, and RCW 48.17.530(1)(a), (c), (g), and (h).

IT IS FURTHER ORDERED that you return your insurance agent's license certificate or certificates to the Commissioner on or before the effective date of the revocation of your license,

as required by RCW 48.17.530(4).

NOTICE CONCERNING YOUR RIGHT TO A HEARING. Please note that a detailed summary of your right to contest this Order is attached. Briefly, if you are aggrieved by this Order, RCW 48.04.010 permits you to demand a hearing. Pursuant to that statute and others: You must demand a hearing, in writing, within 90 days after the date of this Order, which is the day it was mailed to you, or you will waive your right to a hearing.

Your demand for a hearing must specify briefly the reasons why you think this Order should be changed. If your demand for a hearing is received by the Commissioner before the effective date of the revocation, then the revocation will be stayed (postponed) pending the hearing, pursuant to RCW 48.04.020. Upon receipt of your demand for hearing, you will be contacted by an assistant of the Chief Hearing Officer to schedule a teleconference with you and the Insurance Commissioner's Office to discuss the hearing and the procedures to be followed. Please send any demand for hearing to William E. Frandsen, Deputy Insurance Commissioner, Office of the Insurance Commissioner, P.O. Box 40257, Olympia, WA 98504-0257.

ENTERED AT LACEY, WASHINGTON, this 22nd day of December, 2000.

DEBORAH SENN Insurance Commissioner

By

WILLIAM E. FRANDSEN Deputy Commissioner

Investigator: Victor Overholt